

APPENDIX A

XML Messages for Biller Manager

VIEWING THE SUMMARY OF USER ACCOUNTS

Request

The XML message:

```
<?xml version="1.0" standalone="no" encoding="UTF-8"?>
<BXMESSAGE VERSION="1.0">
  <BXTRANSPORT/>
  <BXMESSAGEHEADER>
    <REQUEST RESPONSEREQUIRED="YES"/>
    <AUTHORIZATION>
      <AUTHORIZATION_TOKEN>...</AUTHORIZATION_TOKEN>
    </AUTHORIZATION>
    <EVENT>SUMMARY</EVENT>
  </BXMESSAGEHEADER>
  <BXMESSAGEBODY>
    <TRANSFORMATION_NAME>...</TRANSFORMATION_NAME>
    <NUM_MONTHS> ... </NUM_MONTHS>
    <ACCOUNT_NUMBER> ... </ACCOUNT_NUMBER>
  </BXMESSAGEBODY>
</BXMESSAGE>
```

The DTD :

```
<?xml version="1.0"?>
<!ELEMENT BXMESSAGE (BXTRANSPORT, BXMESSAGEHEADER,
BXMESSAGEBODY)>
<!ATTLIST BXMESSAGE VERSION      (1.0) #IMPLIED>
<!ELEMENT BXTRANSPORT      EMPTY>
<!ELEMENT BXMESSAGEHEADER  (REQUEST, AUTHORIZATION, EVENT)>
<!ELEMENT REQUEST      EMPTY>
<!ATTLIST REQUEST RESPONSEREQUIRED  (YES) #IMPLIED>
<!ELEMENT AUTHORIZATION  (AUTHORIZATION_TOKEN)>
<!ELEMENT AUTHORIZATION_TOKEN (#PCDATA)>
<!ELEMENT EVENT          (#PCDATA)>
<!ELEMENT BXMESSAGEBODY (NUM_MONTHS?, ACCOUNT_NUMBER?,
TRANSFORMATION_NAME)>
<!ELEMENT NUM_MONTHS (#PCDATA)>
<!ELEMENT ACCOUNT_NUMBER (#PCDATA)>
<!ELEMENT TRANSFORMATION_NAME      (#PCDATA)>
```

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Response

The XML message:

```
<?xml version="1.0" standalone="no"?>
<BXMESSAGE VERSION="1.0">
  <BXTRANSPORT/>
  <BXMESSAGEHEADER>
    <RESPONSE TYPE="SUMMARY"/>
  </BXMESSAGEHEADER>
  <BXMESSAGEBODY>
    <ONLINE_NAME>...</ONLINE_NAME>
    <BILLER_ID>...</BILLER_ID>
    <USER_BALANCE>...</USER_BALANCE>
    <MONTH_LIST>
      ✓ <MONTH_LIST_VALUE>...</MONTH_LIST_VALUE>
      ..
      ..
      ..
      <MONTH_LIST_VALUE>...</MONTH_LIST_VALUE>

    <SELECTED_MONTH_LIST_VALUE>...</SELECTED_MONTH_LIST_VALUE>
    </MONTH_LIST>
    <ACCOUNT_LIST>
      <ACCOUNT_LIST_VALUE>...</ACCOUNT_LIST_VALUE>
      ..
      ..
      ..
      <ACCOUNT_LIST_VALUE>...</ACCOUNT_LIST_VALUE>

    <SELECTED_ACCOUNT_LIST_VALUE>...</SELECTED_ACCOUNT_LIST_VALU
E>

    </ACCOUNT_LIST>
    <USER_SUMMARY>
      <LINE_SUMMARY>
        <ACCOUNT_NUMBER>...</ACCOUNT_NUMBER>
        <DATE_CREATED>...</DATE_CREATED>
        <START_DATE> ... </START_DATE>
        <DATE_DUE>...</DATE_DUE>
        <PAY_STATUS>...</PAY_STATUS>
        <BILL_AMOUNT>...</BILL_AMOUNT>
      </LINE_SUMMARY>
      <LINE_SUMMARY>
      ..
      ..
      ..
    </USER_SUMMARY>
  </BXMESSAGEBODY>
</BXMESSAGE>
```

```

        </LINE_SUMMARY>
        <USER_TOTAL>...</USER_TOTAL>
    </USER_SUMMARY>
</BXMESAGEBODY>
</BXMESAGE>

```

THE DTD :

```

<?xml version="1.0"?>
<!ELEMENT BXMESAGE (BXTRANSPORT, BXMESAGEHEADER,
BXMESAGEBODY)>
<!ATTLIST BXMESAGE VERSION      (1.0) #IMPLIED>
<!ELEMENT BXTRANSPORT      EMPTY>
<!ELEMENT BXMESAGEHEADER    (RESPONSE)>
<!ELEMENT RESPONSE      EMPTY>
<!ATTLIST RESPONSE TYPE      (SUMMARY) #IMPLIED>
<!ELEMENT BXMESAGEBODY (
    ONLINE_NAME,
    BILLER_ID,
    USER_BALANCE,
    MONTH_LIST,
    ACCOUNT_LIST,
    USER_SUMMARY
)>
<!ELEMENT ONLINE_NAME      (#PCDATA)>
<!ELEMENT BILLER_ID      (#PCDATA)>
<!ELEMENT USER_BALANCE      (#PCDATA)>
<!ELEMENT MONTH_LIST      (MONTH_LIST_VALUE*,
SELECTED_MONTH_LIST_VALUE)>
<!ELEMENT MONTH_LIST_VALUE      (#PCDATA)>
<!ELEMENT SELECTED_MONTH_LIST_VALUE      (#PCDATA)>
<!ELEMENT ACCOUNT_LIST      (ACCOUNT_LIST_VALUE*,
SELECTED_ACCOUNT_LIST_VALUE)>
<!ELEMENT ACCOUNT_LIST_VALUE      (#PCDATA)>
<!ELEMENT SELECTED_ACCOUNT_LIST_VALUE      (#PCDATA)>
<!ELEMENT USER_SUMMARY      (LINE_SUMMARY*, USER_TOTAL)>
<!ELEMENT LINE_SUMMARY      (
    ACCOUNT_NUMBER,
    DATE_CREATED,
    START_DATE,
    DATE_DUE,
    PAY_STATUS,
    BILL_AMOUNT,
)>
<!ELEMENT ACCOUNT_NUMBER      (#PCDATA)>
<!ELEMENT DATE_CREATED      (#PCDATA)>

```

<!ELEMENT START_DATE (#PCDATA)>
 <!ELEMENT DATE_DUE (#PCDATA)>
 <!ELEMENT PAY_STATUS (#PCDATA)>
 <!ELEMENT BILL_AMOUNT (#PCDATA)>
 <!ELEMENT AUTOPAY_STATUS (#PCDATA)>
 <!ELEMENT BILL_TYPE (#PCDATA)>
 <!ELEMENT USER_TOTAL (#PCDATA)>

VIEWING THE DETAILS OF A USER ACCOUNT

Request

The XML message:

```

<?xml version="1.0" standalone="no" encoding="UTF-8"?>
<BXMESSAGE VERSION="1.0">
  <BXTRANSPORT/>
  <BXMESSAGEHEADER>
    <REQUEST RESPONEREQUIRED="YES"/>
    <AUTHORIZATION>
      <AUTHORIZATION_TOKEN>...</AUTHORIZATION_TOKEN>
    </AUTHORIZATION>
    <EVENT>DETAILS</EVENT>
  </BXMESSAGEHEADER>
  <BXMESSAGEBODY>
    <DOCUMENT_ID>...</DOCUMENT_ID>
    <ACCOUNT_ID>...</ACCOUNT_ID>
    <DATE_CREATED>...</DATE_CREATED>
    <TRANSFORMATION_NAME>...</TRANSFORMATION_NAME>
  </BXMESSAGEBODY>
</BXMESSAGE>
  
```

The DTD :

```

<?xml version="1.0"?>
<!ELEMENT BXMESSAGE (BXTRANSPORT, BXMESSAGEHEADER,
BXMESSAGEBODY)>
<!ATTLIST BXMESSAGE VERSION (1.0) #IMPLIED>
<!ELEMENT BXTRANSPORT EMPTY>
<!ELEMENT BXMESSAGEHEADER (REQUEST, AUTHORIZATION, EVENT)>
<!ELEMENT REQUEST EMPTY>
<!ATTLIST REQUEST RESPONEREQUIRED (YES) #IMPLIED>
<!ELEMENT AUTHORIZATION (AUTHORIZATION_TOKEN)>
<!ELEMENT AUTHORIZATION_TOKEN (#PCDATA)>
<!ELEMENT EVENT (#PCDATA)>
<!ELEMENT BXMESSAGEBODY (DOCUMENT_ID, ACCOUNT_ID, DATE_CREATED,
TRANSFORMATION_NAME)>
  
```

<!ELEMENT DOCUMENT_ID (#PCDATA)>
 <!ELEMENT ACCOUNT_ID (#PCDATA)>
 <!ELEMENT DATE_CREATED (#PCDATA)>
 <!ELEMENT TRANSFORMATION_NAME (#PCDATA)>

Response The XML message:

```

<?xml version="1.0" standalone="no" encoding="UTF-8"?>
<BXMESSAGE VERSION="1.0">
  <BXTRANSPORT/>
  <BXMESSAGEHEADER>
    <RESPONSE TYPE="DETAILS"/>
  </BXMESSAGEHEADER>
  <BXMESSAGEBODY>
    <ACCOUNT_NUMBER>...</ACCOUNT_NUMBER>
    <DATE_CREATED>...</DATE_CREATED>
    <START_DATE>...</START_DATE>
    <END_DATE>...</END_DATE>
    <DUE_DATE>...</DUE_DATE>
    <TOTAL_CURRENT_BALANCE>...</TOTAL_CURRENT_BALANCE>
    <ACCOUNT_LIST>
      <ACCOUNT_LIST_VALUE>...</ACCOUNT_LIST_VALUE>
      ..
      ..
      ..
      <ACCOUNT_LIST_VALUE>...</ACCOUNT_LIST_VALUE>
    </ACCOUNT_LIST>
    <SELECTED_ACCOUNT_LIST_VALUE>...</SELECTED_ACCOUNT_LIST_VALUE>
    <BILL_TYPE>...</BILL_TYPE>
    <BILL_DESCRIPTION>...</BILL_DESCRIPTION>
    <ACCOUNT_SUMMARY>
      <PREVIOUS_ENDING_BALANCE>...</PREVIOUS_ENDING_BALANCE>
      <PREVIOUS_PAYMENT>...</PREVIOUS_PAYMENT>
      <TOTAL_MONTHLY_CHARGE>...</TOTAL_MONTHLY_CHARGE>
    </ACCOUNT_SUMMARY>
    <TOTAL_TAX_AND_SURCHARGES>...</TOTAL_TAX_AND_SURCHARGES>
    <TOTAL_LOCALTOLL_CALLS_CHARGE>...</TOTAL_LOCALTOLL_CALLS_CHARGE>
    <TOTAL_LONGDISTANCE_CALLS_CHARGE>...</TOTAL_LONGDISTANCE_CALLS_CHARGE>
    <TOTAL_CALLINGCARD_CALLS_CHARGE>...</TOTAL_CALLINGCARD_CALLS_CHARGE>
  </BXMESSAGEBODY>
</BXMESSAGE>
  
```

<TOTAL_INTERNATIONAL_CALLS_CHARGE>...</TOTAL_INTERNATIONAL_C
ALLS_CHARGE>

<TOTAL_CURRENT_BALANCE>...</TOTAL_CURRENT_BALANCE>
</ACCOUNT_SUMMARY>
<MONTHLY_CHARGE>
 <DESCRIPTION>...</DESCRIPTION>
 <AMOUNT>...</AMOUNT>
 <DESCRIPTION>...</DESCRIPTION>
 <AMOUNT>...</AMOUNT>
<TOTAL_MONTHLY_CHARGE>...</TOTAL_MONTHLY_CHARGE>
</MONTHLY_CHARGE>
<TAX_AND_SURCHARGES>
 <DESCRIPTION>...</DESCRIPTION>
 <AMOUNT>...</AMOUNT>
 <DESCRIPTION>...</DESCRIPTION>
 <AMOUNT>...</AMOUNT>

<TOTAL_TAX_AND_SURCHARGES>...</TOTAL_TAX_AND_SURCHARGES>
</TAX_AND_SURCHARGES>
<LOCALTOLL_CALLS>
 <LINE_ITEM>
 <ITEM_NUMBER>...</ITEM_NUMBER>
 <DATE_CALLED>...</DATE_CALLED>
 <TIME_CALLED>...</TIME_CALLED>
 <PLACE_CALLED>...</PLACE_CALLED>
 <NUMBER_CALLED>...</NUMBER_CALLED>
 <CALL_TYPE>...</CALL_TYPE>
 <CALL_RATE>...</CALL_RATE>
 <CALL_DURATION>...</CALL_DURATION>
 <CALL_CHARGE>...</CALL_CHARGE>
 </LINE_ITEM>
 <LINE_ITEM>
 ..
 ..
 ..
 </LINE_ITEM>

<TOTAL_LOCALTOLL_CALLS_CHARGE>...</TOTAL_LOCAL_CALLS_CHARG
E>

</LOCALTOLL_CALLS>
<LONGDISTANCE_CALLS>
 <LINE_ITEM>
 <ITEM_NUMBER>...</ITEM_NUMBER>
 <DATE_CALLED>...</DATE_CALLED>

```

<TIME_CALLED>...</TIME_CALLED>
<PLACE_CALLED>...</PLACE_CALLED>
<NUMBER_CALLED>...</NUMBER_CALLED>
<CALL_TYPE>...</CALL_TYPE>
<CALL_RATE>...</CALL_RATE>
<CALL_DURATION>...</CALL_DURATION>
<CALL_CHARGE>...</CALL_CHARGE>
</LINE_ITEM>
<LINE_ITEM>
..
..
..
</LINE_ITEM>
<TOTAL_LONGDISTANCE_CALLS_CHARGE>...</TOTAL_LONGDISTANCE_CALLS_CHARGE>
</LONGDISTANCE_CALLS>
<CALLINGCARD_CALLS>
<LINE_ITEM>
<ITEM_NUMBER>...</ITEM_NUMBER>
<DATE_CALLED>...</DATE_CALLED>
<TIME_CALLED>...</TIME_CALLED>
<PLACE_CALLED>...</PLACE_CALLED>
<NUMBER_CALLED>...</NUMBER_CALLED>
<CALL_TYPE>...</CALL_TYPE>
<CALL_RATE>...</CALL_RATE>
<CALL_DURATION>...</CALL_DURATION>
<CALL_CHARGE>...</CALL_CHARGE>
</LINE_ITEM>
<LINE_ITEM>
..
..
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</LINE_ITEM>
<TOTAL_CALLINGCARD_CALLS_CHARGE>...</TOTAL_CALLINGCARD_CALLS_CHARGE>
</CALLINGCARD_CALLS>
<INTERNATIONAL_CALLS>
<LINE_ITEM>
<ITEM_NUMBER>...</ITEM_NUMBER>
<DATE_CALLED>...</DATE_CALLED>
<TIME_CALLED>...</TIME_CALLED>
<PLACE_CALLED>...</PLACE_CALLED>
<NUMBER_CALLED>...</NUMBER_CALLED>
<CALL_TYPE>...</CALL_TYPE>
<CALL_RATE>...</CALL_RATE>

```

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```

        <CALL_DURATION>...</CALL_DURATION>
        <CALL_CHARGE>...</CALL_CHARGE>
    </LINE_ITEM>
    <LINE_ITEM>
    ..
    ..
    ..
    </LINE_ITEM>
    <TOTAL_INTERNATIONAL_CALLS_CHARGE>...</TOTAL_INTERNATIONAL_C
ALLS_CHARGE>
    </INTERNATIONAL_CALLS>
    </BXMESSAGEBODY>
</BXMESSAGE>

```

The DTD :

```

<?xml version="1.0"?>
<!ELEMENT BXMESSAGE (BXTRANSPORT, BXMESSAGEHEADER,
BXMESSAGEBODY)>
<!ATTLIST BXMESSAGE VERSION      (1.0) #IMPLIED>
<!ELEMENT BXTRANSPORT      ANY>
<!ELEMENT BXMESSAGEHEADER  (RESPONSE)>
<!ELEMENT RESPONSE      ANY>
<!ATTLIST RESPONSE TYPE      (DETAILS) #IMPLIED>
<!ELEMENT BXMESSAGEBODY (
    ACCOUNT_NUMBER,
    DATE_CREATED,
    START_DATE,
    END_DATE,
    DUE_DATE,
    TOTAL_CURRENT_BALANCE,
    ACCOUNT_LIST,
    BILL_TYPE,
    BILL_DESCRIPTION,
    ACCOUNT_SUMMARY,
    MONTHLY_CHARGE,
    TAX_AND_SURCHARGES,
    LOCALTOLL_CALLS,
    LONGDISTANCE_CALLS,
    CALLINGCARD_CALLS,
    INTERNATIONAL_CALLS
)>
<!ELEMENT ACCOUNT_NUMBER      (#PCDATA)>
<!ELEMENT DATE_CREATED      (#PCDATA)>
<!ELEMENT START_DATE      (#PCDATA)>
<!ELEMENT END_DATE      (#PCDATA)>
<!ELEMENT DUE_DATE      (#PCDATA)>

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<!ELEMENT TOTAL_CURRENT_BALANCE (#PCDATA)>
 <!ELEMENT ACCOUNT_LIST (ACCOUNT_LIST_VALUE*,
 SELECTED_ACCOUNT_LIST_VALUE)>
 <!ELEMENT ACCOUNT_LIST_VALUE (#PCDATA)>
 <!ELEMENT SELECTED_ACCOUNT_LIST_VALUE (#PCDATA)>
 <!ELEMENT BILL_TYPE (#PCDATA)>
 <!ELEMENT BILL_DESCRIPTION (#PCDATA)>
 <!ELEMENT ACCOUNT_SUMMARY (
 PREVIOUS_ENDING_BALANCE,
 PREVIOUS_PAYMENT,
 TOTAL_MONTHLY_CHARGE,
 TOTAL_TAX_AND_SURCHARGES,
 TOTAL_LOCALTOLL_CALLS_CHARGE,
 TOTAL_LONGDISTANCE_CALLS_CHARGE,
 TOTAL_CALLINGCARD_CALLS_CHARGE,
 TOTAL_INTERNATIONAL_CALLS_CHARGE,
 TOTAL_CURRENT_BALANCE
)>
 <!ELEMENT PREVIOUS_ENDING_BALANCE (#PCDATA)>
 <!ELEMENT PREVIOUS_PAYMENT (#PCDATA)>
 <!ELEMENT TOTAL_MONTHLY_CHARGE (#PCDATA)>
 <!ELEMENT TOTAL_TAX_AND_SURCHARGES (#PCDATA)>
 <!ELEMENT TOTAL_LOCALTOLL_CALLS_CHARGE (#PCDATA)>
 <!ELEMENT TOTAL_LONGDISTANCE_CALLS_CHARGE (#PCDATA)>
 <!ELEMENT TOTAL_CALLINGCARD_CALLS_CHARGE (#PCDATA)>
 <!ELEMENT TOTAL_INTERNATIONAL_CALLS_CHARGE (#PCDATA)>
 <!ELEMENT MONTHLY_CHARGE (DESCRIPTION*, AMOUNT*,
 TOTAL_MONTHLY_CHARGE)>
 <!ELEMENT DESCRIPTION (#PCDATA)>
 <!ELEMENT AMOUNT (#PCDATA)>
 <!ELEMENT TAX_AND_SURCHARGES (DESCRIPTION*, AMOUNT*,
 TOTAL_TAX_AND_SURCHARGES)>
 <!ELEMENT LOCALTOLL_CALLS (LINE_ITEM*,
 TOTAL_LOCALTOLL_CALLS_CHARGE)>
 <!ELEMENT LINE_ITEM (
 ITEM_NUMBER,
 DATE_CALLED,
 TIME_CALLED,
 PLACE_CALLED,
 NUMBER_CALLED,
 CALL_TYPE,
 CALL_RATE,
 CALL_DURATION,
 CALL_CHARGE
)>
 <!ELEMENT ITEM_NUMBER (#PCDATA)>

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<!ELEMENT DATE_CALLED (#PCDATA)>
 <!ELEMENT TIME_CALLED (#PCDATA)>
 <!ELEMENT PLACE_CALLED (#PCDATA)>
 <!ELEMENT NUMBER_CALLED (#PCDATA)>
 <!ELEMENT CALL_TYPE (#PCDATA)>
 <!ELEMENT CALL_RATE (#PCDATA)>
 <!ELEMENT CALL_DURATION (#PCDATA)>
 <!ELEMENT CALL_CHARGE (#PCDATA)>
 <!ELEMENT LONGDISTANCE_CALLS (LINE_ITEM*,
 TOTAL_LONGDISTANCE_CALLS_CHARGE)>
 <!ELEMENT CALLINGCARD_CALLS (LINE_ITEM*,
 TOTAL_CALLINGCARD_CALLS_CHARGE)>
 <!ELEMENT INTERNATIONAL_CALLS (LINE_ITEM*,
 TOTAL_INTERNATIONAL_CALLS_CHARGE)>

MAKING A PAYMENT REQUEST REQUEST

The XML Message :

<?xml version="1.0" standalone="no" encoding="UTF-8"?>
 <BXMESSAGE VERSION="1.0">
 <BXTRANSPORT/>
 <BXMESSAGEHEADER>
 <REQUEST_RESPONSEREQUIRED="YES"/>
 </BXMESSAGEHEADER>
 <AUTHORIZATION><AUTHORIZATION_TOKEN>bambam</AUTHORIZATION_TOKEN
 >
 </AUTHORIZATION>
 <EVENT>PAYMENT</EVENT>
 </BXMESSAGEHEADER>
 <BXMESSAGEBODY>
 <ACCOUNT_NUMBER>650 937 6181 778 N20</ACCOUNT_NUMBER>
 <PAY_AMOUNT>1</PAY_AMOUNT>
 <DOCUMENT_ID>1006</DOCUMENT_ID>
 <TRANSFORMATION_NAME>ABCD</TRANSFORMATION_NAME>
 </BXMESSAGEBODY>
 </BXMESSAGE>

The DTD:

<!ELEMENT BXMESSAGE (BXTRANSPORT, BXMESSAGEHEADER,
 BXMESSAGEBODY)>
 <!ATTLIST BXMESSAGE VERSION (1.0) #IMPLIED>
 <!ELEMENT BXTRANSPORT EMPTY>
 <!ELEMENT BXMESSAGEHEADER (REQUEST, AUTHORIZATION, EVENT)>
 <!ELEMENT REQUEST EMPTY>

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<!ATTLIST REQUEST RESPONSEREQUIRED (YES) #IMPLIED>
 <!ELEMENT AUTHORIZATION (AUTHORIZATION_TOKEN)>
 <!ELEMENT AUTHORIZATION_TOKEN (#PCDATA)>
 <!ELEMENT EVENT (#PCDATA)>
 <!ELEMENT BXMESSAGEBODY (ACCOUNT_NUMBER?, PAY_AMOUNT?,
 DOCUMENT_ID?, TRANSFORMATION_NAME)>
 <!ELEMENT ACCOUNT_NUMBER (#PCDATA)>
 <!ELEMENT PAY_AMOUNT (#PCDATA)>
 <!ELEMENT DOCUMENT_ID (#PCDATA)>
 <!ELEMENT TRANSFORMATION_NAME (#PCDATA)>

RESPONSE

The XML Message :

<?xml version="1.0" standalone = 'no' encoding="UTF-8"?>
 <BXMESSAGE VERSION="1.0">
 <BXTRANSPORT/>
 <BXMESSAGEHEADER>
 <RESPONSE TYPE="CUSTOMER PROFILE"/>
 </BXMESSAGEHEADER>
 <BXMESSAGEBODY>
 <BXSTATUS> PAYMENT WAS SENT SUCCESSFULLY </BXSTATUS>
 </BXMESSAGEBODY>

VIEW USER PROFILE

Request

The XML message:

<?xml version="1.0" standalone = 'no' encoding="UTF-8"?>
 <BXMESSAGE VERSION="1.0">
 <BXTRANSPORT/>
 <BXMESSAGEHEADER>
 <REQUEST RESPONSEREQUIRED="YES"/>
 <AUTHORIZATION>
 < AUTHORIZATION_TOKEN>AAA111</ AUTHORIZATION_TOKEN>
 </AUTHORIZATION>
 <EVENT>VIEW</EVENT>
 <TRANSFORMATION_TYPE>AAA</ TRANSFORMATION_TYPE>
 </BXMESSAGEHEADER>
 <BXMESSAGEBODY>
 </BXMESSAGEBODY>
 </BXMESSAGE>

The DTD :

<?xml version="1.0"?>

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<!ELEMENT BXMESSAGE (BXTRANSPORT, BXMESSAGEHEADER,
 BXMESSAGEBODY)>
 <!ATTLIST BXMESSAGE VERSION (1.0) #IMPLIED>
 <!ELEMENT BXTRANSPORT EMPTY>
 <!ELEMENT BXMESSAGEHEADER (REQUEST, AUTHORIZATION, EVENT,
 TRANSFORMATION_TYPE)>
 <!ELEMENT REQUEST EMPTY>
 <!ATTLIST REQUEST RESPONSEREQUIRED (YES) #IMPLIED>
 <!ELEMENT AUTHORIZATION (AUTHORIZATION_TOKEN)>
 <!ELEMENT AUTHORIZATION_TOKEN (#PCDATA)>
 <!ELEMENT EVENT (#PCDATA)>
 <!ELEMENT TRANSFORMATION_TYPE (#PCDATA)>
 <!ELEMENT BXMESSAGEBODY EMPTY >

Response

The XML Message :

<?xml version="1.0" standalone = 'no' encoding="UTF-8"?>
 <BXMESSAGE VERSION="1.0">
 <BXTRANSPORT/>
 <BXMESSAGEHEADER>
 <RESPONSE TYPE="CUSTOMER PROFILE"/>
 </BXMESSAGEHEADER>
 <BXMESSAGEBODY>
 <CONTACT_REFERENCE>
 <PRIMARY_CONTACT>AAA</PRIMARY_CONTACT>
 <SECONDARY_CONTACT>
 <CONTACT_PERSON>AAA</CONTACT_PERSON>
 <CONTACT_PERSON>AAA</CONTACT_PERSON>
 </SECONDARY_CONTACT>
 </CONTACT_REFERENCE>

 <ADDRESS>
 <ADDRESS1>501 EAST MIDDLEFIELD ROAD</ADDRESS1>
 <ADDRESS2>BCPADDR2</ADDRESS2>
 <ADDRESS3>BCPADDR3</ADDRESS3>
 <CITY>MOUNTAIN VIEW</CITY>
 <STATE>CA</STATE>
 <COUNTRY>USA</COUNTRY>
 <ZIP_CODE>95014</ZIP_CODE>
 </ADDRESS>

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<ONLINE_NAME_PASSWORD>
 <NAME>RGANAP</NAME>
</ONLINE_NAME_PASSWORD>

<CONTACT_INFORMATION>
 <PHONE>NO</PHONE>
 <EMAIL>YES</EMAIL>
 <DAY_PHONE>444-333-5555</DAY_PHONE>
 <BEST_TIME>DAY</BEST_TIME>
<EMAIL_ADDRESS>RGANAP@NETSCAPE.COM</EMAIL_ADDRESS>
</CONTACT_INFORMATION>

<PAYMENT_METHOD>
 <CREDIT_CARD>
 <CARD_HOLDER_NAME>AAA</CARD_HOLDER_NAME>
 <CARD_TYPE>AAA</CARD_TYPE>
 <CARD_NUMBER>40000000</CARD_NUMBER>
 <EXPIRE_DATE>01-21-2001</EXPIRE_DATE>
 <CARD_ADDRESS>
 <ADDRESS>AAA</ADDRESS>
 <CITY>AAA</CITY>
 <STATE>AAA</STATE>
 <ZIP_CODE>99999</ZIP_CODE>
 <NICK_NAME>AAA</NICK_NAME>
 </CARD_ADDRESS>
 </CREDIT_CARD>
 <CHECKING>
 <BANK_ROUTING_ID>11111111</BANK_ROUTING_ID>
 <ACCOUNT_TYPE>CHECKING</ACCOUNT_TYPE>
 <ACCOUNT_NUMBER>000000000</ACCOUNT_NUMBER>
 <NICK_NAME>AAA</NICK_NAME>
 </CHECKING>
</PAYMENT_METHOD>

<EMAIL_NOTIFICATION>
 <STATEMENT_POSTED>YES</STATEMENT_POSTED>
 <STATEMENT_OVER_100>YES</STATEMENT_OVER_100>
 <STATEMENT_AUTO_PAYED>NO</STATEMENT_AUTO_PAYED>
 <PAYMENT_CLEARED>NO</PAYMENT_CLEARED>
 <INQUIRY_UPDATED>NO</INQUIRY_UPDATED>
 <INQUIRY_CLOSED>NO</INQUIRY_CLOSED>
</EMAIL_NOTIFICATION>

<PROFILE_ADDITIONAL_INFO>
 <GENDER>MALE</GENDER>
 <AGE>27-32</AGE>

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```

<PROFESSION>LEGAL</PROFESSION>
<SALARY>$35K-$50K</SALARY>
<INTERESTS>READING</INTERESTS>
<VEHICLE_PREFERENCE>SEDAN</VEHICLE_PREFERENCE>
</PROFILE_ADDITIONAL_INFO>

<USER_PREFERENCES>
  <CALLME>GANAP</CALLME>
  <LANGUAGE>ENGLISH</LANGUAGE>
  <SEND_PAPER_BILL_TOO>YES</SEND_PAPER_BILL_TOO>
<DISABLE_MARKETING_PROMOS>YES</DISABLE_MARKETING_PROMOS>
</USER_PREFERENCES>

<AUTO_PAY>
  <BILLER_ID></BILLER_ID>
  < ACCOUNTS>
    <ACCOUNT_NUMBER></ACCOUNT_NUMBER>
    <ACCOUNT_STATUS>INACTIVE</ACCOUNT_STATUS>
  </ ACCOUNTS>
</AUTO_PAY>

<RESPONSE_STATUS>SUCCESS</RESPONSE_STATUS>
<MESSAGE>NO ERROR</MESSAGE>
</BXMESAGEBODY>
</BXMESAGE>

```

The DTD :

```

<?xml version="1.0"?>
<!ELEMENT BXMESAGE (BXTRANSPORT, BXMESAGEHEADER,
BXMESAGEBODY)>
<!ATTLIST BXMESAGE VERSION      (1.0) #IMPLIED>
<!ELEMENT BXTRANSPORT    EMPTY >
<!ELEMENT BXMESAGEHEADER (RESPONSE)>
<!ELEMENT RESPONSE    EMPTY >
<!ATTLIST RESPONSE TYPE      CDATA #IMPLIED>
<!ELEMENT BXMESAGEBODY (
  CONTACT_REFERENCE,
  ADDRESS,
  ONLINE_NAME_PASSWORD,
  CONTACT_INFORMATION,
  PAYMENT_METHOD,
  EMAIL_NOTIFICATION,
  PROFILE_ADDITIONAL_INFO,
  USER_PREFERENCES,
  AUTO_PAY,
  RESPONSE_STATUS,

```

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MESSAGE

```

)>
<!ELEMENT CONTACT_REFERENCE (PRIMARY_CONTACT,
SECONDARY_CONTACT)>
<!ELEMENT PRIMARY_CONTACT (#PCDATA)>
<!ELEMENT SECONDARY_CONTACT (CONTACT_PERSON*)>
<!ELEMENT CONTACT_PERSON (#PCDATA)>
<!ELEMENT ADDRESS (
    ADDRESS1,
    ADDRESS2,
    ADDRESS3,
    CITY,
    STATE,
    COUNTRY,
    ZIP_CODE
)>
<!ELEMENT ADDRESS1 (#PCDATA)>
<!ELEMENT ADDRESS2 (#PCDATA)>
<!ELEMENT ADDRESS3 (#PCDATA)>
<!ELEMENT CITY (#PCDATA)>
<!ELEMENT STATE (#PCDATA)>
<!ELEMENT COUNTRY (#PCDATA)>
<!ELEMENT ZIP_CODE (#PCDATA)>
<!ELEMENT ONLINE_NAME_PASSWORD (NAME)>
<!ELEMENT NAME (#PCDATA)>
<!ELEMENT CONTACT_INFORMATION (
    PHONE,
    EMAIL,
    DAY_PHONE,
    BEST_TIME,
    EMAIL_ADDRESS
)>
<!ELEMENT PHONE (#PCDATA)>
<!ELEMENT EMAIL (#PCDATA)>
<!ELEMENT DAY_PHONE (#PCDATA)>
<!ELEMENT BEST_TIME (#PCDATA)>
<!ELEMENT EMAIL_ADDRESS (#PCDATA)>
<!ELEMENT PAYMENT_METHOD (CREDIT_CARD, CHECKING)>
<!ELEMENT CREDIT_CARD (
    CARD_HOLDER_NAME,
    CARD_TYPE,
    CARD_NUMBER,
    EXPIRE_DATE,
    CARD_ADDRESS
)>
<!ELEMENT CARD_HOLDER_NAME (#PCDATA)>

```

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```

<!ELEMENT CARD_TYPE (#PCDATA)>
<!ELEMENT CARD_NUMBER (#PCDATA)>
<!ELEMENT EXPIRE_DATE (#PCDATA)>
<!ELEMENT CARD_ADDRESS (
    ADDRESS,
    CITY,
    STATE,
    ZIP_CODE,
    NICK_NAME
)>
<!ELEMENT NICK_NAME (#PCDATA)>
<!ELEMENT CHECKING (BANK_ROUTING_ID, ACCOUNT_TYPE,
ACCOUNT_NUMBER, NICK_NAME)>
<!ELEMENT BANK_ROUTING_ID (#PCDATA)>
<!ELEMENT ACCOUNT_TYPE (#PCDATA)>
<!ELEMENT ACCOUNT_NUMBER (#PCDATA)>
<!ELEMENT EMAIL_NOTIFICATION (
    STATEMENT_POSTED,
    STATEMENT_OVER_100,
    STATEMENT_AUTO_PAYED,
    PAYMENT_CLEARED,
    INQUIRY_UPDATED,
    INQUIRY_CLOSED
)>
<!ELEMENT STATEMENT_POSTED (#PCDATA)>
<!ELEMENT STATEMENT_OVER_100 (#PCDATA)>
<!ELEMENT STATEMENT_AUTO_PAYED (#PCDATA)>
<!ELEMENT PAYMENT_CLEARED (#PCDATA)>
<!ELEMENT INQUIRY_UPDATED (#PCDATA)>
<!ELEMENT INQUIRY_CLOSED (#PCDATA)>
<!ELEMENT PROFILE_ADDITIONAL_INFO (
    GENDER,
    AGE,
    PROFESSION,
    SALARY,
    INTERESTS,
    VEHICLE_PREFERENCE
)>
<!ELEMENT GENDER (#PCDATA)>
<!ELEMENT AGE (#PCDATA)>
<!ELEMENT PROFESSION (#PCDATA)>
<!ELEMENT SALARY (#PCDATA)>
<!ELEMENT INTERESTS (#PCDATA)>
<!ELEMENT VEHICLE_PREFERENCE (#PCDATA)>
<!ELEMENT USER_PREFERENCES (CALLME, LANGUAGE,
SEND_PAPER_BILL_TOO, DISABLE_MARKETING_PROMOS)>

```

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<!ELEMENT CALLME (#PCDATA)>
 <!ELEMENT LANGUAGE (#PCDATA)>
 <!ELEMENT SEND_PAPER_BILL_TOO (#PCDATA)>
 <!ELEMENT DISABLE_MARKETING_PROMOS (#PCDATA)>
 <!ELEMENT AUTO_PAY (BILLER_ID, ACCOUNTS)>
 <!ELEMENT BILLER_ID (#PCDATA)>
 <!ELEMENT ACCOUNTS (ACCOUNT_NUMBER, ACCOUNT_STATUS)>
 <!ELEMENT ACCOUNT_STATUS(#PCDATA)>
 <!ELEMENT RESPONSE_STATUS (#PCDATA)>
 <!ELEMENT MESSAGE (#PCDATA)>

UPDATE USER PROFILE

Request

The XML message:

<?xml version="1.0" standalone = 'no' encoding="UTF-8"?>
 <BXMESSAGE VERSION="1.0">
 <BXTRANSPORT/>
 <BXMESSAGEHEADER>
 <REQUEST_RESPONSEREQUIRED="YES"/>
 <AUTHORIZATION>
 <AUTHORIZATION_TOKEN>AAA111</AUTHORIZATION_TOKEN>
 </AUTHORIZATION>
 <EVENT>CHANGE</EVENT>
 <PARAMETER_TO_LOOK>CUSTOMER_PROFILE_PARAMETERS
 </PARAMETER_TO_LOOK>
 <TRANSFORMATION_TYPE>AAA</TRANSFORMATION_TYPE>
 </BXMESSAGEHEADER>
 <BXMESSAGEBODY>
 <CUSTOMER_PROFILE_PARAMETERS>
 <GENDER></GENDER>
 <AGE></AGE>
 <PROFESSION></PROFESSION>
 <SALARY></SALARY>
 <INTEREST></INTEREST>
 <VEHICLE_PREFERENCE></VEHICLE_PREFERENCE>
 </CUSTOMER_PROFILE_PARAMETERS>
 <CUSTOMER_CONTACT_INFO_PARAMETERS>
 <PREFERRED_METHOD></PREFERRED_METHOD>
 <BEST_TIME></BEST_TIME>
 <PHONE_NUMBER></PHONE_NUMBER>
 <EMAIL_ADD></EMAIL_ADD>

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</CUSTOMER_CONTACT_INFO_PARAMETERS>

<CUSTOMER_REFERENCE_CONTACT_PARAMETERS>

<PRIMARY_CONTACT></PRIMARY_CONTACT>

<ADDITIONAL_CONTACT></ADDITIONAL_CONTACT>

</CUSTOMER_REFERENCE_CONTACT_PARAMETERS>

<CUSTOMER_ADDRESS_PARAMETERS>

<ADDRESS1></ADDRESS1>

<ADDRESS2></ADDRESS2>

<ADDRESS3></ADDRESS3>

<CITY></CITY>

<STATE></STATE>

<ZIPCODE></ZIPCODE>

</CUSTOMER_ADDRESS_PARAMETERS>

<CUSTOMER_EMAIL_NOTIFICATION_PARAMETERS>

<STATEMENT_POSTED></STATEMENT_POSTED>

<STATEMENT_OVER_100></STATEMENT_OVER_100>

<STATEMENT_AUTOPAYED></STATEMENT_AUTOPAYED>

<PAYMENT_CLEARED></PAYMENT_CLEARED>

<INQUIRY_UPDATE></INQUIRY_UPDATE>

<INQUIRY_CLOSED></INQUIRY_CLOSED>

</CUSTOMER_EMAIL_NOTIFICATION_PARAMETERS>

<CUSTOMER_PASSWORD_PARAMETERS>

<PASSWORD></PASSWORD>

</CUSTOMER_PASSWORD_PARAMETERS>

<CUSTOMER_PAYMENT_METHOD_PARAMETERS>

<PAYMENT_METHOD></PAYMENT_METHOD>

</CUSTOMER_PAYMENT_METHOD_PARAMETERS>

<CUSTOMER_PREFERENCES_PARAMETERS>

<CALLME></CALLME>

<LANGUAGE></LANGUAGE>

<SEND_PAPER_BILL></SEND_PAPER_BILL>

<DISABLE_MARKETING_PROMOTION></DISABLE_MARKETING_PROMOTION>

</CUSTOMER_PREFERENCES_PARAMETERS>

<AUTO_PAY_PARAMETERS>

<BILLER_ID>CALIFORNIA TELECOM</BILLER_ID>

<ACCOUNT_NUMBER>650 937 6181 778 N20</ACCOUNT_NUMBER>

<PAYMENT_METHOD>DDE-CHECKING</PAYMENT_METHOD>

<ON_DUE_DATE>YES</ON_DUE_DATE>

<ON_DAY>NO</ON_DAY>

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<WHAT_DAY>1</WHAT_DAY>
 <DAY_BEFORE_DUE_DATE></DAY_BEFORE_DUE_DATE>
 <CHECK_FOR_EMAIL>YES</CHECK_FOR_EMAIL>

<CHECK_AMOUNT_FOR_EMAIL_NOTIFY>0.0</CHECK_AMOUNT_FOR_EMAIL_NOTIFY>

<AUTO_PAY_STATUS>OFF</AUTO_PAY_STATUS>
 </AUTO_PAY_PARAMETERS>
 </BXMESAGEBODY>
 </BXMESAGE>

The DTD :

<?xml version="1.0"?>
 <!ELEMENT BXMESAGE (BXTRANSPORT, BXMESAGEHEADER, BXMESAGEBODY)>
 <!ATTLIST BXMESAGE VERSION (1.0) #IMPLIED>
 <!ELEMENT BXTRANSPORT EMPTY >
 <!ELEMENT BXMESAGEHEADER (
 REQUEST,
 AUTHORIZATION,
 EVENT,
 PARAMETER_TO_LOOK,
 TRANSFORMATION_TYPE
)>
 <!ELEMENT REQUEST EMPTY >
 <!ATTLIST REQUEST RESPONSEREQUIRED (YES) #IMPLIED>
 <!ELEMENT AUTHORIZATION (AUTHORIZATION_TOKEN)>
 <!ELEMENT AUTHORIZATION_TOKEN (#PCDATA)>
 <!ELEMENT EVENT (#PCDATA)>
 <!ELEMENT PARAMETER_TO_LOOK (#PCDATA)>
 <!ELEMENT TRANSFORMATION_TYPE (#PCDATA)>
 <!ELEMENT BXMESAGEBODY (
 CUSTOMER_PROFILE_PARAMETERS,
 CUSTOMER_CONTACT_INFO_PARAMETERS,
 CUSTOMER_REFERENCE_CONTACT_PARAMETERS,
 CUSTOMER_ADDRESS_PARAMETERS,
 CUSTOMER_EMAIL_NOTIFICATION_PARAMETERS,
 CUSTOMER_PASSWORD_PARAMETERS,
 CUSTOMER_PAYMENT_METHOD_PARAMETERS,
 CUSTOMER_PREFERENCES_PARAMETERS,
 AUTO_PAY_PARAMETERS
)>
 <!ELEMENT CUSTOMER_PROFILE_PARAMETERS (
 GENDER,
 AGE,

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[illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible]

<!ELEMENT BXMESSAGEBODY (EVENT, ERROR_MESSAGE)>
<!ELEMENT EVENT (#PCDATA)>
 <!ELEMENT ERROR_MESSAGE (#PCDATA)>

EX-66-69360

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